

WHAT IS CLAIMED IS:

1 1. A system for handling a plurality of account activities, comprising:
2 a wireless device capable of performing a plurality of billable operations;
3 an account management application residing in the wireless device;
4 wherein the account management application is configured to manage a
5 plurality of accounts; and

6 wherein each billable operation performed by the wireless device is
7 selectively charged to one of the plurality of accounts.

1 2. The system according to claim 1 further comprising:
2 a user interface configured to allow a user to determine how each billable
3 operation performed by the wireless device is to be selectively charged to one of the
4 plurality of accounts.

1 3. The system according to claim 1 wherein the account management
2 application automatically selects one of the plurality of accounts to be charged for at least
3 one of the plurality of billable operations in accordance with an algorithm.

1 4. The system according to claim 1 further comprising:
2 an accounting application configured to calculate charges for each billable
3 operation performed by the wireless device;
4 wherein the account management application functions in cooperation with
5 the accounting application to manage the plurality of accounts.

1 5. The system according to claim 1 wherein the plurality of billable
2 operations includes making or receiving a voice or data communication.

1 6. The system according to claim 5 wherein how each billable
2 operation performed by the wireless device is to be selectively charged to one of the
3 plurality of accounts depends on origin or destination of the voice or data communication.

1 7. The system according to claim 1 wherein the wireless device is a
2 mobile phone.

1 8. The system according to claim 1 wherein the account management
2 application resides on a smart card attachable to the wireless device.

1 9. The system according to claim 1 wherein the account management
2 application resides on a memory residing in the wireless device.

1 10. The system according to claim 1 wherein the accounting
2 application resides on a memory residing in the wireless device.

1 11. The system according to claim 1 wherein the accounting
2 application resides on a network.

1 12. The system according to claim 1 wherein the account management
2 application is configured so as to allow a user to transfer balances amongst the plurality
3 of accounts.

1 13. The system according to claim 1 wherein the plurality of accounts
2 includes a postpaid account and a prepaid account.

1 14. The system according to claim 1 wherein at least one of the
2 plurality of accounts has a usage limit; and
3 wherein the plurality of billable operations performable by the wireless
4 device is restricted when the usage limit is exceeded.

1 15. A wireless device configured to perform a plurality of billable
2 operations, comprising:
3 an account management application residing on the wireless device and
4 configured to maintain a plurality of accounts;
5 an accounting application configured to calculate charges for each billable
6 operation performed by the wireless device; and
7 a user interface configured to allow a user to selectively determine how
8 each billable operation performed by the wireless device is to be charged to one of the
9 plurality of accounts;
10 wherein the account management application and the accounting
11 application function in cooperation with each other in order to maintain the plurality of
12 accounts.

1 16. The wireless device of claim 15 wherein the plurality of billable
2 operations includes making or receiving a voice or data communication.

1 17. The wireless device of claim 16 wherein how each billable
2 operation performed by the wireless device is to be selectively charged to one of the
3 plurality of accounts depends on origin or destination of the voice or data communication.

1 18. The wireless device of claim 15 wherein the wireless device is a
2 mobile phone.

1 19. The wireless device of claim 15 wherein the account management
2 application resides on a smart card attached to the wireless device.

1 20. The wireless device of claim 15 wherein the account management
2 application resides on a memory residing in the wireless device.

1 21. The wireless device of claim 15 wherein the accounting application
2 resides on a network.

1 22. The wireless device of claim 15 wherein the account management
2 application is configured so as to allow the user to transfer balances amongst the plurality
3 of accounts.

1 23. The wireless device of claim 14 wherein the plurality of accounts
2 includes a postpaid account and a prepaid account.

1 24. The wireless device of claim 14 wherein at least one of the
2 plurality of accounts has a usage limit; and
3 wherein the plurality of billable operations performable by the wireless
4 device is restricted when the usage limit is exceeded.

1 25. A mobile phone comprising:
2 a first line and a second line both configured to make and receive calls;
3 and

4 an account management application residing on the mobile phone and
5 configured to manage a plurality of accounts;
6 wherein calls made or received via the first line is charged to one of the
7 plurality of accounts and calls made or received via the second line is charged to another
8 one of the plurality of accounts.

1 26. The mobile phone of claim 25 further comprising:
2 a user interface configured to allow a user to selectively determine how
3 each call made or received by the mobile phone is to be charged to one of the plurality of
4 accounts.

1 27. The mobile phone of claim 25 further comprising:
2 an accounting application configured to calculate charges for each call
3 made or received by the mobile phone.

1 28. The mobile phone of claim 25 wherein the account management
2 application resides on a smart card attachable to the mobile phone.

1 29. The mobile phone of claim 25 wherein the account management
2 application resides on a memory residing in the mobile phone.

1 30. The mobile phone of claim 27 wherein the accounting application
2 resides on a memory residing in the mobile phone.

1 31. The mobile phone of claim 27 wherein the accounting application
2 resides on a network.

1 32. The mobile phone of claim 25 wherein the plurality of accounts
2 includes a postpaid account and a prepaid account.

1 33. The mobile phone of claim 25 wherein the calls made or received
2 via the first line include business calls and the calls made or received via the second line
3 include personal calls.

1 34. The mobile phone of claim 25 wherein the account management
2 application is configured so as to allow the user to transfer balances amongst the plurality
3 of accounts.

1 35. A method for tracking account activities relating to a plurality of
2 billable operations performable by a wireless device, comprising:
3 selecting one of a plurality of accounts to be charged for a billable
4 operation, wherein the plurality of accounts are maintained on the wireless device;
5 calculating charges to be paid for the billable operation;

6 causing the wireless device to perform the billable operation; and
7 updating the selected account.

1 36. The method according to claim 35 wherein the step of selecting
2 one of the plurality of accounts further comprises:
3 allowing a user to select one of the plurality of accounts via a user
4 interface.

1 37. The method according to claim 35 wherein the step of calculating
2 charges to be paid for the billable operation is performed by an accounting application.

1 38. The method according to claim 35 wherein the accounting
2 application resides on a memory residing in the wireless device.

1 39. The method according to claim 35 wherein the accounting
2 application resides on a network.

1 40. The method according to claim 35 wherein the wireless device is a
2 mobile phone.

1 41. The method according to claim 35 wherein the billable operation
2 includes making or receiving a voice or data communication.

1 42. The method according to claim 41 wherein the step of selecting
2 one of a plurality of accounts to be charged for the billable operation further comprises:
3 identifying origin or destination of the voice or data communication;
4 selecting the one of the plurality of accounts to be charged for the billable
5 operation based on the identified origin or destination of the voice or data
6 communication.

1 43. The method according to claim 35 further comprising:
2 restricting ability of the wireless device to perform the billable operation
3 when credit limit of at least one of the plurality of accounts is exceeded.

1 44. The method according to claim 35 further comprising:

restricting ability of the wireless device to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit.

1 45. A method for tracking account activities made by a mobile phone
2 having a first line and a second line both configured to make and receive calls,
3 comprising:

4 assigning a first account to calls made or received via the first line;
5 assigning a second account to calls made or received via the second line
6 wherein the first and second accounts are maintained on the mobile phone;
7 making or receiving a call via either the first line or the second line;
8 calculating charges to be paid for the call; and
9 updating either the first account or the second account based on the
10 calculated charges depending on which one of the first and second lines the call is made
11 or received.